

# TRACOR

11400 Commerce Park Drive  
Reston, Virginia 22091-1506

## CERTIFICATE OF SERVICE

District/off: 0976-3  
Case: 98-30052

User: melanieh  
Form ID: B9I

Page 1 of 2  
Total Served: 66

Date Rcvd: Feb 19, 1998

The following entities were served by first class mail on Feb 21, 1998.

db William Shane Moore, 1222 12th Ave, Lewiston, ID 83501  
jdb Lynn Marie Moore, 1222 12th Ave, Lewiston, ID 83501  
aty Kenneth L Anderson, Towne Square #330, 504 Main St, Lewiston, ID 83501  
tr C Barry Zimmerman, POB 1315, Coeur d'Alene, ID 83816-1315  
ust United States Trustee, POB 110, Boise, ID 83701  
957830 A & B, 456 Thain Rd, Lewiston, ID 83501  
957831 AAA Rent to Own - Pasco Inc, 2020 W. Court St., Pasco, WA  
957832 Actiongram, 11 Mclelland Road, St Cloud, MN 56395  
957833 Adcope, 625 21st Street, Ste C, Lewiston, ID 83501  
957834 Alm, Ronald, M.D., 803 16th Avenue, Lewiston, ID 83501  
957835 American Family Publishers, PO Box 62000, Tampa, FL 33662-2000  
957836 Benny's Floral, PO Box 547, Chehalis, WA 98532  
957837 Blazer, 312 Main St., Lewiston, ID 83501  
957838 Brook's Auto Service, 1427 15th St, Clarkston, WA  
957840 CCCS of Northern Idaho Inc, 302 Thain, Lewiston, ID 83501  
957839 Care for Kins, 1619 19th Street, Lewiston, ID 83501  
957841 Check-x-change, 113 Thain Road, Lewiston, ID 83501  
957842 CheckRite, PO Box 65887, Salt Lake City, UT 84165  
957843 Coeur d' Alene Credit, PO Box 7100, Coeur d' Alene, ID 83816  
957844 Collection Services of, Lewis-Clark, PO Box 311, Lewiston, ID 83501  
957845 Courtesy Rent To Own, 610 Main St, Lewiston, ID 83501  
957846 Credit Bureau of Lewiston, Clarkston, PO Box 121, Clarkston, WA 99403  
957847 Curtis E. Wiggins, D.D.S., 3326 4th St, Bldg 5, Lewiston, ID 83501  
957848 Dept. of Employment, 1158 Idaho Street, Lewiston, ID 83501  
957849 Dillard Department Store, PO Box 52005, Phoenix, AZ 85072  
957850 Donna Meachom, 1312 8th Street, Lewiston, ID 83501  
957851 Dr. Thomas Boyer, 717 D. Street, Lewiston, ID 83501  
957852 Dynacol, 125 N. Central, Valley Stream, NY 11580  
957853 Dynamic Collectors, 1000 Kresky Plaza Suite J, Centralia, WA 98531  
957854 Easy Choice, 2017 Idaho, Lewiston, ID 83501  
957855 Edward A. Shapiro, MD, 324 5th Street, Lewiston, ID 83501  
957856 Fingerhut Corporation, PO Box 1100, St. Cloud, MN 56396  
957857 First Step Research, 121 Sweet Avenue, Moscow, ID  
957858 Galen K. Haas, D.D.S.P.A., 1639 23rd Avenue, Lewiston, ID 83501  
957859 Gordon's Jewelers, 5701 Hillsborough Ave, Tampa, FL 33610  
957860 Hill's Valley Floral and, Gift, 812 Main Street, Lewiston, ID 83501  
957861 Hunana Hospital, Columbia Northside Hospital, 6000 49th St., St. Pete, FL 33709  
957864 IRS, Special Proc. Function, 550 West Fort St. MSC 041, Boise, ID 83724  
957828 IRS, Special Procedures, 550 W Fort, MSC 041, Boise ID 83724  
957829 Idaho State Tax Comm, POB 36, Boise ID 83722  
957862 International Mercantile Co, PO Box 22809, Seattle, WA 98122-0809  
957863 International Mercantile, 1016 E. Pike, Seattle, WA 98122  
957865 JC Penney, PO Box 65, Dallas, TX 75221  
957866 Jon and Kristi Ruarke, 1532 7th St., Clarkston, ID 99403  
957867 Krick, Terry, 1553 Pacific, Chehalis, WA 98532  
957868 LCSC Daycare, 500 8th Avenue, Lewiston, ID 83501  
957869 Les Schwab, 1408 Main, Lewiston, ID 83501  
957870 Lewis Clark Radiology, 531 4th Avenue, Lewiston, ID 83501  
957871 Love & Prayers, 3215 Echo Hills, Lewiston, ID 83501  
957872 Mahoney's Power Marketing, 1016 Grey Hollow Avenue, Las Vegas, NV 89031  
957873 North Shore Agency, Inc., 117 Cuttermil Road, Great Neck, NY 11021  
957874 North Shore Agency, Inc, PO Box 260001, Great Neck, NY 11026  
957875 Owl Southway, 720 16th Avenue, Lewiston, ID 83501  
957876 Paramount/Lizui-Lawn, 131 Snake River Ave, Lewiston, ID 83501  
957877 Pathologist Regional, Laboratory, PO Box 956, Lewiston, ID 83501  
957878 Roland Steele, M.D., 218 N. Bernard, Spokane, WA 99201  
957879 Ronald W. Alm, D.P.M., 803 16th Avenue, Lewiston, ID 83501  
957880 Showroom Cars, 2019 Idaho, Lewiston, ID 83501  
957881 Southway Animal Hospital, 705 16 Avenue, Lewiston, ID 83501  
957882 St. Joseph Regional, Medical Center, PO Box 816, Lewiston, ID 83501  
957883 The Hamilton Collection, 4801 Executive Park Court, Jacksonville, FL 32216  
957885 US West Communications, PO Box 12480, Seattle, WA 98111  
957884 Urgent Care, 710 Southway, Lewiston, ID 83501  
957886 Valley Billing Services, 504 Main Street Ste 444, Lewiston, ID 83501  
957887 Valley Medical Center, 2318 Vineyard Ave., Lewiston, ID 83501  
957888 Walmart, 2981 Thain Grade, Lewiston, ID 83501

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

District/off: 0976-3  
Case: 98-30052

User: melanieh  
Form ID: B9I

Page 2 of 2  
Total Served: 66

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\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

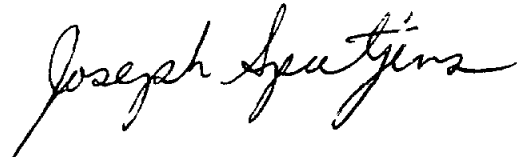
NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: 02/21/98

Signature:

A handwritten signature in cursive script, reading "Joseph Speetjens". The signature is written in dark ink and is positioned to the right of the "Signature:" label.

<p align="center"><b>UNITED STATES BANKRUPTCY COURT</b>  District of District of Idaho (Moscow)</p> <p><b>Instructions: Complete this form and mail to:</b>  <b>US Bankruptcy Court</b>  <b>P.O. Box 9287</b>  <b>Computerized Case Info (208) 334-9386</b>  <b>Moscow, ID 83843</b></p>	<p align="center"><b>PROOF OF CLAIM</b>  <b>Chapter</b>  <b>(please check the appropriate box)</b></p> <p align="center">7[ ] 11[ ] 12[ ] 13[ ]</p> <p><b>Proof of Claim Form and Supporting Documents are to be filed in DUPLICATE on chapter 12 and 13 cases</b></p>	<p align="center"><b>THIS SPACE IS FOR COURT USE ONLY</b></p>
<p>In re (Name of Debtor)  <b>William Shane Moore</b>  <b>Lynn Marie Moore</b></p>	<p>Case Number: <b>98-30052 - ach</b></p>	
<p>NAME AND MAILING ADDRESS OF CREDITOR (The person or other entity to whom the debtor owes money or property)</p>	<p><b>NOTE:</b> This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</p>	
<p>ACCOUNT OR OTHER NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:</p>	<p>Check here if this claim <input type="checkbox"/> replaces <input type="checkbox"/> amends a previously filed claim, dated : _____</p>	
<p>1. BASIS FOR CLAIM: <input type="checkbox"/> Goods Sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money Loaned <input type="checkbox"/> Personal injury/ wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Assignment  <input type="checkbox"/> Retiree Benefits as defined in 11 USC Sec 1114(a)  <input type="checkbox"/> Wages, salaries, and compensation: Social Security #: _____  Unpaid compensation for services performed from _____ to _____  (date) (date)</p>		
<p>2. DATE DEBT WAS INCURRED</p>		<p>3. IF COURT JUDGMENT, DATE OBTAINED:</p>
<p>4. CLASSIFICATION OF CLAIM. Under the Bankruptcy Code all claims are classified as one or more of the following:  a. Secured. b. Unsecured nonpriority. c. Unsecured Priority  It is possible for part of a claim to be in one category and part in another. CHECK THE APPROPRIATE BOX OR BOXES below that best describe your claim and STATE THE AMOUNT OF THE CLAIM AT TIME CASE FILED.</p>		
<p>SECURED CLAIM \$ _____  Attach evidence of perfection of security interest.  Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle  <input type="checkbox"/> Other (Describe briefly): _____  Amount of arrearage and other charges at time case filed included in secured claim above, if any \$ _____</p>	<p>UNSECURED PRIORITY CLAIM \$ _____  Specify the priority of the claim.</p> <p><input type="checkbox"/> Wages, salaries, or commissions up to \$4000* . earned not more than 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier—11 U.S.C. § 507(a)(3)  <input type="checkbox"/> Contributions to an employee benefit plan—11 U.S.C. § 507(a)(4)  <input type="checkbox"/> Up to \$1,800* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use—11 U.S.C. § (507)(a)(6) <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child—11 U.S.C. § 507(a)(7)  <input type="checkbox"/> Taxes or penalties of governmental units—11 U.S.C. § 507(a)(8)  <input type="checkbox"/> Other-Specify applicable paragraph of 11 U.S.C. § 507(a)</p>	
<p>5. TOTAL AMOUNT OF CLAIM AT THE TIME THE CASE WAS FILED:  \$ _____ (Unsecured) \$ _____ (Secured) \$ _____ (Priority) \$ _____ (Total)  <input type="checkbox"/> Check this box if claim includes charges in addition to the principal amount of the claim. Attach itemized statement of all additional charges.</p>		
<p>6. CREDITS AND SETOFFS. The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. In filing this claim, claimant has deducted all amounts that claimant owes to debtor.</p>		
<p>7. SUPPORTING DOCUMENTS. <b>Attach copies of supporting documents</b>, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, or evidence of security interests to original and each copy. If the documents are not available, explain. If the documents are voluminous, attach a summary.</p> <p>DATE: _____</p>		<p align="center"><b>THIS SPACE FOR COURT USE ONLY</b></p>
<p>Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):</p> <p align="right">Telephone No: _____</p>		

PENALTY for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

US Bankruptcy Court  
P.O. Box 9287  
Computerized Case Info (208) 334-9386  
Moscow, ID 83843

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF IDAHO

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE,  
MEETING OF CREDITORS, AND FIXING OF DATES  
(Corporation/Partnership Case)

Case Number: 98-30052 ach  
Date Filed (or Converted): 2/8/98

IN RE(NAME OF DEBTOR)  
William Shane Moore, 519-96-9737, aka  
Shane Moore  
Lynn Marie Moore, 013-63-7694, fka Lynn  
Oliver

ADDRESS OF DEBTOR  
1222 12th Ave  
Lewiston, ID 83501

NAME/ADDRESS OF ATTORNEY FOR DEBTOR  
Kenneth L. Anderson  
Towne Square #330  
504 Main St  
Lewiston, ID 83501

NAME/ADDRESS OF TRUSTEE  
C Barry Zimmerman  
POB 1315  
Coeur d'Alene, ID 83816-1315

Telephone Number: (208) 743-9569  
DATE/TIME/LOCATION OF MEETING OF CREDITORS  
April 7, 1998 at 1:00 pm  
US Courtroom  
220 E 5th Fed Bldg  
Moscow, ID 83843

Telephone Number: (208) 664-6100  
DATE/TIME/LOCATION OF HEARING ON CONFIRMATION OF  
PLAN  
May 12, 1998 at 10:00 am  
US Courtroom  
220 E 5th Fed Bldg  
Moscow, ID 83843

**DEADLINE TO FILE A PROOF OF CLAIM: For Creditors Other Than Governmental Units: 07/06/98  
For Governmental Units: 08/12/98**

☒ [ X ] The debtor has filed a plan ☐ [ ] A plan has not been filed as of this date

COMMENCEMENT OF CASE. An individual's debt adjustment case under chapter 13 of the Bankruptcy Code has been filed in this court by the debtor or debtors named above, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. Some protection is also given to certain codebtors of consumer debts. If unauthorized actions are taken by a creditor against a debtor, or a protected codebtor, the court may punish that creditor. A creditor who is considering taking action against the debtor or the property of the debtor, or any codebtor, should review Sec. 362 and 1301 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above labeled "Date/Time/Location of Meeting of Creditors" for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to the creditors.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.  
ORIGINAL PROOF OF CLAIM and ATTACHMENTS ARE TO BE FILED IN DUPLICATE

PURPOSE OF A CHAPTER 13 FILING. Chapter 13 of the Bankruptcy Code is designed to enable a debtor to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless approved by the bankruptcy court at a confirmation hearing. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.

For the Court: Cameron Burke  
Clerk of the Bankruptcy Court

2/18/98  
Date

FORM B91 0002

US DISTRICT &  
BANKRUPTCY COURT  
1998 FEB 18 P 7:45  
FILED DEPOSITORY  
98-30052

Kenneth L. Anderson, Attorney  
Towne Square, Suite 330  
504 Main Street  
Lewiston, Idaho 83501  
208/743-9569

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF IDAHO

In re: ) Case No. **98-30052**  
SHANE WILLIAM MOORE and )  
LYNN MARIE MOORE, ) CHAPTER 13 PLAN  
husband and wife, ) AND RELATED MOTIONS  
Debtors. )

*This plan, proposed by the debtor, contains provisions that may significantly affect your rights. It contains matters, which if not objected to, may be accepted by the court as true. Creditors cannot vote on this plan. A creditor who wishes to oppose the plan may do so by timely filing an objection to the plan. Any objection must be in writing and must be filed with the court and served upon the debtor, debtor's attorney, and the Chapter 13 trustee by the time set by the court for the first meeting of creditors, within five (5) days thereafter, or as otherwise allowed by law. Absent any such objection, the court may confirm this plan, accept the valuations and allegations herein, and grant the motions without further notice of hearing. You must appear at the confirmation of the plan to assert your objection, or it may be denied without further notice or hearing. The provisions of the confirmed plan will bind the debtor and each creditor.*

1. **PAYMENTS TO TRUSTEE.** Such portion of the projected future earnings and income of the debtor as is necessary for the execution of the plan is submitted to the supervision and control of the Chapter 13 trustee for the duration of this plan, to wit:

CHAPTER 13 PLAN AND RELATED MOTIONS -1-

COPY

(a) **PERIODIC PAYMENTS.** Debtor will pay to the trustee for a term not exceeding 36 months the sum of \$763 monthly. The first such payment will be due the trustee no later than the 20th of the month following the month in which this proceeding was filed. Subsequent monthly payments will be due on the 20th of the month.

(b) **INCOME TAX REFUNDS.**

(1) ☐ Debtor projects receiving no income tax refunds during the term of this plan so none will be turned over to the trustee; OR

(2) ☒ During the initial 36 months of the plan, the debtor will turn over to the trustee all income tax refunds. Projected income tax refunds are \$0. At any time during the term of the plan, debtor shall be entitled to use a tax refund from the state or federal government to pay taxes due any other taxing authority and then remit the balance of said refund, if any, to the trustee. Upon the trustee's recommendation or upon notice and hearing, the court may enter an order entitling the debtor to retain, in whole or in part, income tax refunds to facilitate the terms of this plan or meet other reasonable or necessary needs of the debtor.

(3) Any extra funds received by the trustee from tax refunds, sale of assets, or any other source beyond the regularly scheduled monthly payments shall be applied first to any unpaid administrative claims, next to priority claims, then to secured claims and finally to general unsecured claims, with any unsecured claims classified in Section 4(c)(1) hereof receiving preference.

(c) **EARLY PAYOFF.** This plan may not be paid in less than thirty-six (36) months by debtor without notice to interested parties and an opportunity for hearing before the court.

(d) **WAGE DEDUCTION ORDER.** Debtor acknowledges that if the debtor is ever more than thirty (30) days delinquent on any payment due under section 1(a) of this plan, upon request of the trustee a wage deduction order to debtor's employer may immediately issue.

2. **DEFERRAL OF PAYMENTS FOR CAUSE.** The trustee for cause may defer not more than two monthly payments per calendar year without further notice to parties or hearing before the court.

3. **RETENTION BY TRUSTEE OF RIGHT TO RECOVER PROPERTY.** The trustee shall retain the right, post-confirmation, to recover monies, to recover property, and to avoid liens pursuant to 11 USC 541, et seq. Any such recovery or avoidance shall be treated as property of the estate and, when liquidated, be disbursed pursuant to the terms of this plan, including but not necessarily limited to Section 1(b)(3).

4. **DISBURSEMENTS & PLAN TREATMENT BY TRUSTEE.** From the payments so received, the trustee shall make disbursements as follows:

(a) **PROVISIONS FOR PRIORITY CREDITORS.** Full payments of allowed claims entitled to priority under 11 USC 507 in deferred cash payments as follows:

(1) **Trustee.** Fees to the trustee as provided by 28 USC 586.

(2) **Attorney.** Fees and costs to the debtor's attorney in an amount to be proven and allowed by the court but not to exceed \$800, payable in equal monthly installments over the initial 2 months of distribution. For purposes of this subparagraph, the first month of debtor's payments to the trustee shall be deemed the first month of distribution. This is in addition to the fee retainer paid prepetition (\$550) and any sums allowed in any previous order(s).

(3) **Maintenance/Child Support.** Unless the holder of the claim agrees otherwise, upon confirmation of the plan and the filing of an allowed claim, any allowed unsecured claims of a spouse, former spouse, or child of debtor, for delinquent maintenance or child support shall be paid...

[ ] ...during the initial xxxx months of the plan; OR  
[x] ...in equal monthly installments over the term of the plan.

(4) **Taxes.** Unless the holder of claim agrees otherwise, upon confirmation of the plan and the filing of allowed claim, any allowed unsecured priority claims of governmental units shall be paid...

[ ] ...during the initial xxxx months of the plan; OR  
[x] ...in equal monthly installments over the term of the plan.

(b) **PROVISIONS FOR CREDITORS HOLDING SECURED CLAIMS.**

(1) **Modification of rights of holders of secured claim.** To each of the following named creditors, the full value of the allowed secured claim held by them, provided a timely allowed claim is filed. Any portion of the debt owed to a creditor in excess of the allowed value of the collateral will be treated in this plan as an unsecured claim. Each creditor holding an allowed secured claim shall retain its lien on the collateral securing that claim until the *allowed secured value* has been paid, at which time the lien shall be released. The *allowed secured value* is defined as the lesser of the amount of a creditor's claim or the value of the creditor's collateral, as set forth in this plan, amortized at the rate of interest (simple interest, direct reducing), and over the number of payments as set forth in the plan as confirmed. Unless otherwise specified, no pre-confirmation interest shall be paid. Upon payment of the said allowed value of the secured claim, the secured creditor's lien shall be released, void of any further effect, including void of any further security interest. Unless otherwise ordered by the court, payments shall commence upon filing of an allowable claim and pursuant to the terms of the Order of Confirmation of the plan.

*Secured creditor rights and claims will be modified in accordance with the values and terms provided for hereinafter by debtor. An order valuing the secured portion of a claim, at less than the total amount of the claim, voids the creditor's lien to the extent of the unsecured portion of the claim.*

The debtor hereby moves the court for an order so fixing the value of the collateral as follows. Payments are monthly unless otherwise noted.

Creditor	Collateral	Allowed Secured Claim	Allowed Sec'd Value (Total of payments)	Rate of Interest
CRTO	furn. & appl.	\$1400.00		
Les Schwab	tires	\$1048.00	\$1626.25	10.0
Showroom Cars	90 Toyota & 87 GMC	\$8450.00	\$1217.37	10.0
			\$9815.60	10.0

If a secured creditor objects to this provision, debtor will nevertheless ask the court, at the hearing on confirmation, to confirm the plan over such creditor's objection, pursuant to 11 USC 1325(a)(5)(B). In the event that any such secured creditor fails to timely file a secured claim, a late-filed claim shall be allowed for purposes of distributing payments for the secured portion of its claim. In the event that such creditor may have an unsecured portion in its proof of claim, no distribution shall be allowed for the unsecured portion of the claim. At the discretion of the trustee, *allowed secured values* of \$500 or less may have payment accelerated.



(2) **Curing of Default in Long Term Secured Claims.** To each of the below named creditors, the debtor does not propose to pay, in full, their allowed secured claim during the term of this plan. Each creditor shall retain its lien on the collateral securing the claim until the allowed secured claim is paid in full. The debtor will continue the regular monthly contract payments outside of the plan. Each post-petition payment shall be paid by the debtor as it comes due. The initial payment shall commence on the first full month following the filing of this bankruptcy by debtor. The periodic payments under this plan shall be applied by creditor to the earliest payment for which a portion of the payment is due. Payments shall commence upon filing of an allowable claim and pursuant to the terms of the Order of Confirmation of the plan. Frequency of payments to cure shall be monthly unless otherwise noted.

Creditor	Regular Payment	Total in Default
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None.

(c) **PROVISIONS FOR UNSECURED CLAIMS.**

(1) **Classification of Unsecured Claims.** The following unsecured claims, if any, will receive the indicated dollar amounts, in equal monthly installments during the term hereof, on their allowed claim. Payments shall commence upon confirmation of this plan and filing of an allowed claim. Frequency of payments shall be monthly unless otherwise noted.

Creditor	Amount to be Paid
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Class A: Co-signed obligations  
owing to:

Class B: Student loans owing  
to:

Class C: Other obligations owing  
to: A & B: \$87; Check-X-Change: \$308; International Mercantile: \$372; Walmart: \$300.  
All these claims are for NSF checks for a total of \$1067

(2) **General Unsecured Claims.** Upon confirmation and at times consistent with the other provisions of this plan, the trustee will, from funds available after payment of the priority and secured claims, pay pro-rata dividends to all creditors who have filed timely allowed unsecured claims.

4. **DISBURSEMENTS AND PLAN TREATMENT BY DEBTOR.** Debtor shall make disbursements directly to creditors as follows:

(a) **Long-Term Secured Claims Not in Default and Not Included in this Plan.** To secured creditors to whom the last payments are due beyond the term of this plan, whose rights are *not* being modified pursuant to 11 USC 1322(b)(2) and are not otherwise impaired, the secured claim of each shall be paid directly by debtor according to the terms of the outstanding agreements with each creditor. Each of the following named secured creditors shall retain their lien on the collateral securing the debt until their allowed claim is paid in full. The debtor will pay these creditors directly as follows.

Creditor	Collateral	Estimated Balance Owing	Monthly Payment Outside the Plan
Blazer	on co-signed claim	\$2522 @ 31.55%*	\$80

\*or such other amount as is provided in this creditor's allowed proof of claim.

(b) **Surrender of Collateral.** The debtor will surrender debtor's interest in the following collateral securing each allowed secured claim filed by the following creditors. After surrender of the collateral such creditor's deficiency, if any, after liquidation of the collateral, will be paid as an unsecured claim under the provisions for general unsecured creditors if said creditor amends its secured claim to an unsecured claim for such deficiency.

Creditor	Collateral to be Surrendered
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None.

(c) **Assumption or Rejection of Unexpired Leases or Executory Contracts.** The debtor assumes or rejects the following unexpired leases and/or executory contracts in accordance with 11 USC 365.

Creditor	Description of Leased Property	Assume or Reject
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N/A.

(d) **Judicial Lien Avoidance.** The debtor hereby MOVES, pursuant to 11 USC 522(f)(1)(A), to avoid the judicial liens of the following creditors. Absent an objection from the creditor, filed prior to the first date set for the confirmation hearing on this plan, the order of confirmation will avoid its lien, and its claim will be treated under Section 3(c)(1) of this plan.

Creditor	Description of Judgment Lien	County and Instrument Number
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None.

(e) **Other Lien Avoidance.** The debtor hereby MOVES, pursuant to 11 USC 522(f)(1)(B), to avoid the nonpossessory, nonpurchase money security interests of the following creditors. Absent an objection from the creditor, filed prior to the first date set for the confirmation hearing on this plan, the order of confirmation will avoid its lien, and its claim will be treated under section 3(c)(1) of this plan.

Creditor	Description of Exempt Property	Exemption Statute
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None.

5. Should this plan extend beyond 36 months, the order of confirmation shall constitute leave of court for debtor later to modify the plan to shorten the term down to not less than 36 months in the event other funding (income tax refunds, preference recoveries, etc.) enables debtor to comply with 11 USC 1325 and other applicable law in less than the full term hereof.

6. **Vesting of Property of the Estate.** Subject only to the liens provided for in this plan and upon confirmation of this plan, all property of the estate...

☒ ...shall vest in the debtor; OR  
☐ ...shall not vest in the debtor.

DATED this 6th day of February, 1998.

Law Office of Kenneth L. Anderson

by \_\_\_\_\_

Kenneth L. Anderson  
Attorney for Debtor